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 American Network Insurance Company  
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### FACTS

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- NYSE listed: PTA

### FAX

Date: 9/27/01 Number of Pages: 7

To: Michael Callahan

Phone: \_\_\_\_\_

Fax: 425-871-0828

CC: \_\_\_\_\_

From: Jackie Frantz

Phone: 800-222-3409

Fax: 610-967-4616

CC: \_\_\_\_\_

Comments: \_\_\_\_\_



☐ Urgent

☐ For Your Review

☐ Reply ASAP

☐ Please Comment

For more information, contact us at:

3440 Lehigh Street, Allentown, PA 18103 • (800)362-0700 • (877)LTC-FAXX  
[info@penntreaty.com](mailto:info@penntreaty.com)

Bagley, Jane  
From: Bagley, Jane  
Sent: Thursday, September 27, 2001 1:10 PM  
To: 'CALLAHANKIDS@aol.com'  
Subject: AllRisk

Dear Mike:

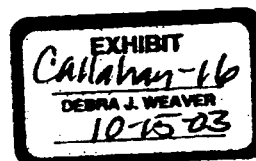
We have retained counsel in this matter and they will be contacting you on our behalf in the near future.

Jane Bagley

—Original Message—  
From: [CALLAHANKIDS@aol.com](mailto:CALLAHANKIDS@aol.com) [SMTP:CALLAHANKIDS@aol.com]  
Sent: Wednesday, September 26, 2001 12:07 PM  
To: [JBagley@pennitreaty.com](mailto:JBagley@pennitreaty.com)  
Subject: (no subject)

Dear Jane,  
I am hoping to get together with you via phone conf as soon as possible. Please let me know when you are available.

Michael Callahan



Confidential  
PT 011759

Subj: RE: All Risk report  
 Date: 09/24/2001 12:32:54 PM Pacific Daylight Time  
 From: JFrantz@pennntreaty.com (Frantz, Jackie)  
 To: CALLAHANKIDS@aol.com ('CALLAHANKIDS@aol.com')

I will try and generate a report that might help. I will be in touch.

Thanks,  
 Jackie

> —Original Message—  
 > From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]  
 > Sent: Friday, September 21, 2001 12:58 PM  
 > To: JFrantz@pennntreaty.com  
 > Subject: Re: All Risk report  
 >  
 > Jackie,  
 > Thanks, I knew there had to be an easy explanation.  
 >  
 > On the renewals, what I am looking for is what and where the renewal  
 > numbers and income are reported (i.e. how many renewals for the week/month  
 > and how much income). As I understand it, the DDS report does not cover  
 > renewals as there is nothing sent from DDS when someone renews. If this  
 > is so then the only information should come from you and Herb and Neal  
 > tell me they don't get anything in that regard (or perhaps don't recognize  
 > it if they do). Can you direct me to what is reported to them re:  
 > renewals? Thanks again.  
 >  
 > Michael Callahan  
 >  
 >  
 >  
 >

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----- Headers -----

Return-Path: <JFrantz@pennntreaty.com>  
 Received: from rly-yg05.mx.aol.com (rly-yg05.mail.aol.com [172.18.147.5]) by air-yg01.mail.aol.com (v80.17) ESMTP id MAILINYG16-0924153254; Mon, 24 Sep 2001 15:32:54 -0400  
 Received: from pamail01.pennntreaty.net (pamail01.pennntreaty.net [12.27.76.115]) by rly-yg05.mx.aol.com (v80.21) with ESMTP id MAILRELAYINYG53-0924153233; Mon, 24 Sep 2001 15:32:33 -0400  
 Received: by PAMAIL01 with Internet Mail Service (5.5.2653.19) id <SWYZKK7G>; Mon, 24 Sep 2001 15:32:20 -0400  
 Message-ID: <B549604A028AD51196E000A0C9D1777229B293@PAMAIL01>  
 From: "Frantz, Jackie" <JFrantz@pennntreaty.com>  
 To: "'CALLAHANKIDS@aol.com'" <CALLAHANKIDS@aol.com>  
 Subject: RE: All Risk report

Tuesday, September 25, 2001 America Online: CALLAHANKIDS

Dear Jackie,

While you are attempting to generate a report that I can understand please add the following to the mix. I just got a copy of the report titled "All Risk Plan/August 2001" that was mailed to Herb in Palm Springs and forwarded to him in Wash. Under the "Fees Collected" there are two entries: "1st YEAR" and "RENEWAL". This is all well and good and the calculations appear to be correct. The problem is that the "Renewal" business entry has never appeared on any earlier reports as far as I can tell (I don't have June or July yet). Neal seems confident that August is not the first month of renewal business and I would have to agree. What has happened to the renewal business in the past? Can you find this out and let me know?

Regards,

Michael Callahan

<p>Subj: RE: All Risk report  Date: 09/21/2001 9:46:23 AM Pacific Daylight Time  From: JFrantz@pennntreaty.com (Frantz, Jackie)  To: CALLAHANKIDS@aol.com (CALLAHANKIDS@aol.com)</p>
--

Mike,

The information you are looking at from DDS is for the week of 9/11/01 to 9/17/01. The production report we are sending was for the week of 9/7/01 to 9/13/01. We are never on the same weeks. That is what I tried explaining to Neal and Herb.

Also, what are you looking for from the renewal end?

If I can be of further assistance, please let me know.

Thank you.

Jackie

> —Original Message—

> From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]

> Sent: Friday, September 21, 2001 12:39 PM

> To: JFrantz@pennntreaty.com

> Subject: Re: All Risk report

>

> Jackie,

> Below is a copy of a report from DDS for the same period — it shows 6 new

> apps when you show only 2. There is no information on this report

> regarding renewals. This seems to be the "norm" and I can't seem to

> figure out why the two reports (the one from you and the one from DDS)

> never reconcile. I am guessing that I am just missing something. Can

> you tell me what it is?

>

> Regards,

>

> Michael Callahan

>

> From: "DDS Dataprocessing" <DATA@BestBenefits.com>

> To: <m.hauert@att.net>; <jfrantz@pennntreaty.com>; <DATA@BestBenefits.com>

> Sent: Tuesday, September 18, 2001 4:46 PM

> Subject: Data Processing Confirmation

>

>

>> mailto:jfrantz@pennntreaty.com

>>

>>

>>

>> msg file: \dds\msg\860001.261

DI

> REV. 10.25

>>

>>

#### MEMBER UPDATE RECORD

>>

>>

>> System Updated : 09/18/2001 09:23

>> Data Template : ARHC 860000/860001

>> Source File : ARH0918.TXT

>>

>>

Friday, September 21, 2001 America Online: CALLAHANKIDS

```

>> GROUP      TOTAL    NEW EXPIRED REINSTATED  MOVED UPDATED
> NO
> CHANGE
>>
> _____
>
> _____
>> 860001      4      1      0      0
> 0      0
> 3
>> 860002      2      0      0      0
> 0      1
> 1
>> 860004      1      0      0      0
> 0      0
> 1
>> 860005      5      5      0      0
> 0      0
> 0
>> Total Records Processed:    12
>>
>>
>> Records Queued to Print ( Full Kit ): 6
>>
>>
>> SOURCE FILE DATA
>>
>> VALID RECORDS                12
>>
>> SOURCE
>
>
>
>

```

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Headers

Return-Path: <JFrantz@penntreaty.com>  
 Received: from rly-yg03.mx.aol.com (rly-yg03.mail.aol.com [172.18.147.3]) by air-yg04.mail.aol.com (v80.17) ESMTP id MAILINYG49-0921124622; Fri, 21 Sep 2001 12:46:22 -0400  
 Received: from pamail01.penntreaty.net (pamail01.penntreaty.net [12.27.76.115]) by rly-yg03.mx.aol.com (v80.21) with ESMTP id MAILRELAYINYG310-0921124601; Fri, 21 Sep 2001 12:46:01 -0400  
 Received: by PAMAIL01 with Internet Mail Service (5.5.2653.19) id <SWYZKJL7>; Fri, 21 Sep 2001 12:45:49 -0400  
 Message-ID: <B549604A028AD51196E000A0C9D1777229B281@PAMAIL01>  
 From: "Frantz, Jackie" <JFrantz@penntreaty.com>  
 To: "CALLAHANKIDS@aol.com" <CALLAHANKIDS@aol.com>  
 Subject: RE: All Risk report

Friday, September 21, 2001 America Online: CALLAHANKIDS

Date: Fri, 21 Sep 2001 12:45:48 -0400  
MIME-Version: 1.0  
X-Mailer: Internet Mail Service (5.5.2653.19)  
Content-Type: text/plain

Friday, September 21, 2001 America Online: CALLAHANKIDS

Subj: RE: All Risk report  
Date: 09/20/2001 1:47:14 PM Pacific Daylight Time  
From: JFrantz@pennntreaty.com (Frantz, Jackie)  
To: CALLAHANKIDS@aol.com (CALLAHANKIDS@aol.com)  
CC: Jbagley@pennntreaty.com (Bagley, Jane)

> -----Original Message-----

> From: Hodge, Jill  
> Sent: Thursday, September 20, 2001 10:09 AM  
> To: Frantz, Jackie  
> Subject: FW: All Risk report

> Mr. Callahan:

> I asked Jill to forward your questions to me.

> This report is showing that we received 2 All Risk applications for the  
> week of 9/07/01 through 9/13/01.

> The YTD Policies represent any applications received from 01/01/01 to  
> 9/13/01. This report is a submitted business report, if anyone has  
> cancelled for any reason, they do not get deducted from these reports.

> If I can be of further assistance, please let me know.

> Thank you.

> Jackie Frantz

> -----Original Message-----

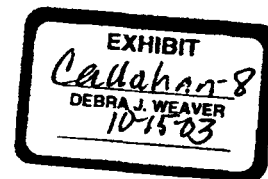
> From: CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]  
> Sent: Wednesday, September 19, 2001 2:31 PM  
> To: Jhodge@pennntreaty.com  
> Cc: Hesassoc@aol.com; nforman@nwlinc.com  
> Subject: All Risk report

> We haven't met but I work with Herb and Neal on the All Risk project. I  
> have been trying to reconcile the reports that we receive from you. For  
> the last period you showed 2 policies. What is that -- 2 new policies, or  
> 2 policies whether new or renewal. Of the 390 policies for the year are  
> those new or new and renewals? Please shed some light on this for me.

> Regards,

> Michael Callahan

> cc: Herb Schwartz  
> Neal Forman



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NHCS00624

Friday, September 21, 2001 America Online: CALLAHANKIDS



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Headers

Return-Path: <JFrantz@penntreaty.com>  
Received: from rly-yg02.mx.aol.com (rly-yg02.mail.aol.com [172.18.147.2]) by air-yg05.mail.aol.com (v80.17) ESMTP id MAILINYG56-0920164714; Thu, 20 Sep 2001 16:47:14 -0400  
Received: from pamail01.penntreaty.net (pamail01.penntreaty.net [12.27.76.115]) by rly-yg02.mx.aol.com (v80.21) with ESMTP id MAILRELAYINYG26-0920164641; Thu, 20 Sep 2001 16:46:41 -0400  
Received: by PAMAIL01 with Internet Mail Service (5.5.2653.19) id <SWYZK2T3>; Thu, 20 Sep 2001 16:46:28 -0400  
Message-ID: <B549604A028AD51196E000A0C9D1777229B279@PAMAIL01>  
From: "Frantz, Jackie" <JFrantz@penntreaty.com>  
To: "CALLAHANKIDS@aol.com" <CALLAHANKIDS@aol.com>  
Cc: "Bagley, Jane" <Jbagley@penntreaty.com>  
Subject: RE: All Risk report  
Date: Thu, 20 Sep 2001 16:46:25 -0400  
MIME-Version: 1.0  
X-Mailer: Internet Mail Service (5.5.2653.19)  
Content-Type: text/plain

NHCS00625

Friday, September 21, 2001 America Online: CALLAHANKIDS

**Fritzinger, Sharon**

**From:** Levit-Sussman, Tracy  
**Sent:** Thursday, August 23, 2001 4:57 PM  
**To:** 'CALLAHANKIDS@aol.com'; nforman@nwlink.com; Hesassoc@aol.com  
**Cc:** Brickhouse, Derrick; Bagley, Jane  
**Subject:** RE: Revisions to All Risk Article

That works fine and I will make the change. Tracy

-----Original Message-----  
**From:** CALLAHANKIDS@aol.com [SMTP:CALLAHANKIDS@aol.com]  
**Sent:** Thursday, August 23, 2001 4:50 PM  
**To:** tlevit-sussman@penntreaty.com; nforman@nwlink.com; Hesassoc@aol.com  
**Subject:** Re: Revisions to All Risk Article

Tracy,  
Though the program does not require a state license you are absolutely correct. How about changing the language to read "Another advantage of this program is that by being a PTNA representative and signing an AllRisk addendum it will allow you as an agent to earn additional income. The AllRisk program is already approved in 42 states!"

Neal

Confidential  
PT 003193